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CLERK U.S. DISTRICT COURT
CENTRAL DISTRICT OF CALIF.
SOUTHERN DIVISION

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5 **UNITED STATES DISTRICT COURT**
6 **CENTRAL DISTRICT OF CALIFORNIA**
7 **SOUTHERN DIVISION**

8 MARIA LETICIA HEREDIA,
9 Plaintiff,
10 vs.
11 TSC ACCOUNTS RECEIVABLE
SOLUTIONS
12 Defendant.

} Case No.: SACV11-00450 AG (VBKx)
COMPLAINT AND DEMAND FOR
JURY TRIAL
(Unlawful Debt Collection Practices)

14 **VERIFIED COMPLAINT**

15 MARIA LETICIA HEREDIA (Plaintiff), by attorneys, KROHN & MOSS,
16 LTD., alleges the following against TSC ACCOUNTS RECEIVABLE
17 SOLUTIONS, (Defendant):

18 **INTRODUCTION**

- 19 1. Count I of Plaintiff's Complaint is based on the Fair Debt Collection
20 Practices Act, *15 U.S.C. 1692 et seq.* (FDCPA).
21
22 2. Count II of the Plaintiff's Complaint is based on Rosenthal Fair Debt
Collection Practices Act, *Cal. Civ. Code §1788 et seq.* (RFDCPA).

JURISDICTION AND VENUE

3. Jurisdiction of this court arises pursuant to *15 U.S.C. 1692k(d)*, which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy,” and *28 U.S.C. 1367* grants this court supplemental jurisdiction over the state claims contained therein.
 4. Defendant conducts business in the state of California, and therefore, personal jurisdiction is established.
 5. Venue is proper pursuant to *28 U.S.C. 1391(b)(2)*.

PARTIES

6. Plaintiff is a natural person residing in Buena Park, Orange County, California.
 7. Plaintiff is a consumer as that term is defined by *15 U.S.C. 1692a(3)*, and according to Defendant, Plaintiff allegedly owes a debt as that term is defined by *15 U.S.C. 1692a(5)* and *Cal. Civ. Code § 1788.2(h)*.
 8. Defendant is a debt collector as that term is defined by *15 U.S.C. 1692a(6)* and *Cal. Civ. Code §1788.2(c)*, and sought to collect a consumer debt from Plaintiff.
 9. Defendant is a company with offices in Oceanside, San Diego County, California.
 10. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

11. In or around September 2010, Plaintiff received a collection letter from Defendant dated September 29, 2010. After receiving the letter, Plaintiff contacted Defendant and attempted to resolve the situation with Defendant. Upon information and belief, Plaintiff disputes the amount and validity of this debt.

12. During its phone calls to Plaintiff, Defendant did not provide her with the warning that the call was made in an attempt to collect a debt or that the communication was from a debt collector.

13. On October 12, 2010, Defendant's employee "Rene" called Plaintiff from 760-757-0750 and demanded Plaintiff pay Defendant immediately. Defendant also threatened to harm Plaintiff's credit if she did not pay.

14. That same day, on October 12, 2010, Defendant's employee "Alex" who identified himself as a supervisor, called Plaintiff and demanded payment. Both "Rene" and "Alex" were hostile and rude to Plaintiff, forcing her to end the calls.

15. On October 12, 2010, after speaking to "Rene" and "Alex", Plaintiff faxed Defendant a demand in writing to cease and desist all communication with Plaintiff. Confirmation of receipt via fax was received.

16. On January 19, 2011, Plaintiff received a letter from Defendant attempting again to collect the alleged debt.

COUNT I

**DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES
ACT**

17. Defendant violated the FDCPA based on the following:

- 1 a. Defendant violated §1692c(c) of the FDCPA by contacting Plaintiff
2 after receiving written notification that Plaintiff wanted Defendant to
3 cease communication.
- 4 b. Defendant violated §1692d of the FDCPA by engaging in conduct the
5 natural consequence of which is to harass, oppress or abuse Plaintiff
6 in an attempt to collect on a debt.
- 7 c. Defendant violated §1692e(8) of the FDCPA by threatening to harm
8 Plaintiff's credit if she did not pay.
- 9 d. Defendant violated §1692e(11) of the FDCPA by calling Plaintiff and
10 failing to provide the warning, to wit: "This is an attempt to collect a
11 debt. This communication is from a debt collector."

14 WHEREFORE, Plaintiff, MARIA LETICIA HEREDIA requests that
15 judgment be entered against Defendant, TSC ACCOUNTS RECEIVABLE
16 SOLUTIONS, for the following:

- 17 18. Statutory damages pursuant to the Fair Debt Collection Practices Act, 15
U.S.C. 1692k,
- 19 19. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection
20 Practices Act, 15 U.S.C. 1692k.
- 21 20. Any other relief that this Honorable Court deems appropriate.

22 **COUNT II**

23 **DEFENDANT VIOLATED THE ROSENTHAL FAIR DEBT
24 COLLECTION PRACTICES ACT (RFDCPA), Cal. Civ. Code § 1788 et seq.**

- 25 21. Plaintiff repeats, re-alleges and incorporates by reference all of the

1 foregoing paragraphs.

2 22. Defendant violated the RFDCPA based on the following:

3 a. Defendant violated the §1788.17 of the RFDCPA by continuously
4 failing to comply with the statutory regulations contained within the
5 FDCPA, 15 U.S.C. § 1692 et seq.

6 WHEREFORE, Plaintiff, MARIA LETICIA HEREDIA requests that
7 judgment be entered against Defendant, TSC ACCOUNTS RECEIVABLE
8 SOLUTIONS, for the following:

9 23. Statutory damages pursuant to the Rosenthal Fair Debt Collection Practices
10 Act, *Cal. Civ. Code* §1788.30(b),

11 24. Costs and reasonable attorneys' fees pursuant to the Rosenthal Fair Debt
12 Collection Practices Act, *Cal. Civ. Code* §1788.30(c), and

13 25. Any other relief that this Honorable Court deems appropriate.

14 **DEMAND FOR JURY TRIAL**

15 PLEASE TAKE NOTICE that Plaintiff, MARIA LETICIA HEREDIA,
16 demands a jury trial in this case.

17 RESPECTFULLY SUBMITTED,
18
19 KROHN & MOSS, LTD.
20

21 DATED: March 17, 2011

22 By: _____
23
24
25

Ryan Lee
Attorney for Plaintiff

1 **VERIFICATION OF COMPLAINT AND CERTIFICATION**

2 STATE OF CALIFORNIA

3 Plaintiff, MARIA LETICIA HEREDIA, states as follows:

- 4 1. I am the Plaintiff in this civil proceeding.
- 5 2. I have read the above-entitled civil Complaint prepared by my attorneys
and I believe that all of the facts contained in it are true, to the best of my
knowledge, information and belief formed after reasonable inquiry.
- 6 3. I believe that this civil Complaint is well grounded in fact and warranted
by existing law or by a good faith argument for the extension,
modification or reversal of existing law.
- 7 4. I believe that this civil Complaint is not interposed for any improper
purpose, such as to harass any Defendant(s), cause unnecessary delay to
any Defendant(s), or create a needless increase in the cost of litigation to
any Defendant(s), named in the Complaint.
- 8 5. I have filed this Complaint in good faith and solely for the purposes set
forth in it.
- 9 6. Each and every exhibit I have provided to my attorneys which has been
attached to this Complaint is a true and correct copy of the original.
- 10 7. Except for clearly indicated redactions made by my attorneys where
appropriate, I have not altered, changed, modified or fabricated these
exhibits, except that some of the attached exhibits may contain some of
my own handwritten notations.

14 Pursuant to 28 U.S.C. § 1746(2), I, MARIA LETICIA HEREDIA,
hereby declare (or certify, verify or state) under penalty of perjury that the
foregoing is true and correct.

16 DATE:



17 MARIA LETICIA HEREDIA

I (a) PLAINTIFFS (Check box if you are representing yourself)
 MARIA LETICIA HEREDIA

DEFENDANTS
 TSC ACCOUNTS RECEIVABLE SOLUTIONS

(b) Attorneys (Firm Name, Address and Telephone Number. If you are representing yourself, provide same.)

Krohn & Moss, Ltd.; Ryan Lee, Esq.
 10474 Santa Monica Blvd., Suite 401; Los Angeles, CA 90025
 (323) 988-2400

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an X in one box only.)

- 1 U.S. Government Plaintiff 3 Federal Question (U.S. Government Not a Party)
 2 U.S. Government Defendant 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES - For Diversity Cases Only
 (Place an X in one box for plaintiff and one for defendant.)

- | | | | |
|---|---|---|---|
| Citizen of This State | <input type="checkbox"/> PTF <input type="checkbox"/> DEF | Incorporated or Principal Place of Business in this State | <input type="checkbox"/> PTF <input type="checkbox"/> DEF |
| Citizen of Another State | <input type="checkbox"/> PTF <input type="checkbox"/> DEF | Incorporated and Principal Place of Business in Another State | <input type="checkbox"/> PTF <input type="checkbox"/> DEF |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> PTF <input type="checkbox"/> DEF | Foreign Nation | <input type="checkbox"/> PTF <input type="checkbox"/> DEF |

IV. ORIGIN (Place an X in one box only.)

- 1 Original 2 Removed from State Court 3 Remanded from Appellate Court 4 Reinstated or Reopened 5 Transferred from another district (specify):
 6 Multi-District Litigation 7 Appeal to District Judge from Magistrate Judge

V. REQUESTED IN COMPLAINT: JURY DEMAND: Yes No (Check 'Yes' only if demanded in complaint.)

CLASS ACTION under F.R.C.P. 23: Yes No

MONEY DEMANDED IN COMPLAINT: \$ _____

VI. CAUSE OF ACTION (Cite the U.S. Civil Statute under which you are filing and write a brief statement of cause. Do not cite jurisdictional statutes unless diversity.)
 15 USC 1692 et seq.; Unlawful and Abusive Debt Collection Practices

VII. NATURE OF SUIT (Place an X in one box only.)

OTHER STATUTES	CONTRACT	TORTS	TORTS	PRISONER PETITIONS	LABOR
<input type="checkbox"/> 400 State Reapportionment	<input type="checkbox"/> 110 Insurance	<input type="checkbox"/> PERSONAL INJURY	<input type="checkbox"/> PERSONAL PROPERTY	<input type="checkbox"/> 510 Motions to Vacate Sentence	<input type="checkbox"/> 710 Fair Labor Standards Act
<input type="checkbox"/> 410 Antitrust	<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 370 Other Fraud	<input type="checkbox"/> 520 Habeas Corpus	<input type="checkbox"/> 720 Labor/Mgmt. Relations
<input type="checkbox"/> 430 Banks and Banking	<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 371 Truth in Lending	<input type="checkbox"/> 530 General	<input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act
<input type="checkbox"/> 450 Commerce/ICC Rates/etc.	<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 380 Other Personal Property Damage	<input type="checkbox"/> 535 Death Penalty	<input type="checkbox"/> 740 Railway Labor Act
<input type="checkbox"/> 460 Deportation	<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Fed. Employers' Liability	<input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 540 Mandamus/ Other	<input type="checkbox"/> 790 Other Labor Litigation
<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations	<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 550 Civil Rights	<input type="checkbox"/> 791 Empl. Ret. Inc. Security Act
<input checked="" type="checkbox"/> 480 Consumer Credit	<input type="checkbox"/> 152 Recovery of Defaulted Student Loan (Excl. Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 555 Prison Condition	<input type="checkbox"/> PROPERTY RIGHTS
<input type="checkbox"/> 490 Cable/Sat TV	<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle Product Liability	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 610 Agriculture	<input type="checkbox"/> 820 Copyrights
<input type="checkbox"/> 810 Selective Service	<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 620 Other Food & Drug	<input type="checkbox"/> 830 Patent
<input type="checkbox"/> 850 Securities/Commodities/ Exchange	<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 362 Personal Injury-Med Malpractice	<input type="checkbox"/> 443 Housing/Accommodations	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881	<input type="checkbox"/> 840 Trademark
<input type="checkbox"/> 875 Customer Challenge 12 USC 3410	<input type="checkbox"/> 195 Contract Product Liability	<input type="checkbox"/> 365 Personal Injury-Product Liability	<input type="checkbox"/> 444 Welfare	<input type="checkbox"/> 630 Liquor Laws	<input type="checkbox"/> SOCIAL SECURITY
<input type="checkbox"/> 890 Other Statutory Actions	<input type="checkbox"/> 196 Franchise	<input type="checkbox"/> 368 Asbestos Personal Injury Product Liability	<input type="checkbox"/> 445 American with Disabilities - Employment	<input type="checkbox"/> 640 R.R. & Truck	<input type="checkbox"/> 861 HIA (1395ff)
<input type="checkbox"/> 891 Agricultural Act	<input type="checkbox"/> REAL PROPERTY	<input type="checkbox"/> 462 Naturalization Application	<input type="checkbox"/> 446 American with Disabilities - Other	<input type="checkbox"/> 650 Airline Regs	<input type="checkbox"/> 862 Black Lung (923)
<input type="checkbox"/> 892 Economic Stabilization Act	<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 463 Habeas Corpus-Alien Detainee	<input type="checkbox"/> 440 Other Civil Rights	<input type="checkbox"/> 660 Occupational Safety /Health	<input type="checkbox"/> 863 DIWC/DIWW (405(g))
<input type="checkbox"/> 893 Environmental Matters	<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 465 Other Immigration Actions		<input type="checkbox"/> 690 Other	<input type="checkbox"/> 864 SSID Title XVI
<input type="checkbox"/> 894 Energy Allocation Act	<input type="checkbox"/> 230 Rent Lease & Ejectment				<input type="checkbox"/> 865 RSI (405(g))
<input type="checkbox"/> 895 Freedom of Info. Act	<input type="checkbox"/> 240 Torts to Land				<input type="checkbox"/> FEDERAL TAX SUITS
<input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice	<input type="checkbox"/> 245 Tort Product Liability				<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)
<input type="checkbox"/> 950 Constitutionality of State Statutes	<input type="checkbox"/> 290 All Other Real Property				<input type="checkbox"/> 871 IRS-Third Party 26 USC 7609

FOR OFFICE USE ONLY: Case Number: **SACV11-00450 AG (VBKx)**

AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW.

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA
CIVIL COVER SHEET

VIII(a). IDENTICAL CASES: Has this action been previously filed in this court and dismissed, remanded or closed? No Yes
If yes, list case number(s): _____

VIII(b). RELATED CASES: Have any cases been previously filed in this court that are related to the present case? No Yes
If yes, list case number(s): _____

Civil cases are deemed related if a previously filed case and the present case:

- (Check all boxes that apply) A. Arise from the same or closely related transactions, happenings, or events; or
 B. Call for determination of the same or substantially related or similar questions of law and fact; or
 C. For other reasons would entail substantial duplication of labor if heard by different judges; or
 D. Involve the same patent, trademark or copyright, and one of the factors identified above in a, b or c also is present.

IX. VENUE: (When completing the following information, use an additional sheet if necessary.)

- (a) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH named plaintiff resides.
 Check here if the government, its agencies or employees is a named plaintiff. If this box is checked, go to item (b).

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
Orange (CA)	

- (b) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH named defendant resides.
 Check here if the government, its agencies or employees is a named defendant. If this box is checked, go to item (c).

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
	San Diego (CA)

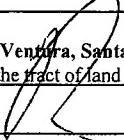
- (c) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH claim arose.

Note: In land condemnation cases, use the location of the tract of land involved.

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
Orange (CA)	

* Los Angeles, Orange, San Bernardino, Riverside, Ventura, Santa Barbara, or San Luis Obispo Counties

Note: In land condemnation cases, use the location of the tract of land involved

X. SIGNATURE OF ATTORNEY (OR PRO PER):  Date March 17, 2011

Notice to Counsel/Parties: The CV-71 (JS-44) Civil Cover Sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law. This form, approved by the Judicial Conference of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed but is used by the Clerk of the Court for the purpose of statistics, venue and initiating the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)

Key to Statistical codes relating to Social Security Cases:

Nature of Suit Code	Abbreviation	Substantive Statement of Cause of Action
861	HIA	All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. Also, include claims by hospitals, skilled nursing facilities, etc., for certification as providers of services under the program. (42 U.S.C. 1935FF(b))
862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969. (30 U.S.C. 923)
863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))
863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended. (42 U.S.C. 405(g))
864	SSID	All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended.
865	RSI	All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42 U.S.C. (g))

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

NOTICE OF ASSIGNMENT TO UNITED STATES MAGISTRATE JUDGE FOR DISCOVERY

This case has been assigned to District Judge Andrew Guilford and the assigned discovery Magistrate Judge is Victor B. Kenton.

The case number on all documents filed with the Court should read as follows:

SACV11- 450 AG (VBKx)

Pursuant to General Order 05-07 of the United States District Court for the Central District of California, the Magistrate Judge has been designated to hear discovery related motions.

All discovery related motions should be noticed on the calendar of the Magistrate Judge

=====
NOTICE TO COUNSEL

A copy of this notice must be served with the summons and complaint on all defendants (if a removal action is filed, a copy of this notice must be served on all plaintiffs).

Subsequent documents must be filed at the following location:

Western Division
312 N. Spring St., Rm. G-8
Los Angeles, CA 90012

Southern Division
411 West Fourth St., Rm. 1-053
Santa Ana, CA 92701-4516

Eastern Division
3470 Twelfth St., Rm. 134
Riverside, CA 92501

Failure to file at the proper location will result in your documents being returned to you.

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

MARIA LETICIA HEREDIA	PLAINTIFF(S)	CASE NUMBER
v.		SACV11-00450 AG (VBKx)
TSC ACCOUNTS RECEIVABLE SOLUTIONS	DEFENDANT(S).	SUMMONS

TO: DEFENDANT(S): TSC ACCOUNTS RECEIVABLE SOLUTIONS

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it), you must serve on the plaintiff an answer to the attached complaint amended complaint counterclaim cross-claim or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff's attorney, Ryan Lee, Esq., whose address is Krohn & Moss, Ltd.; 10474 Santa Monica Blvd., Suite 401; Los Angeles, CA 90025. If you fail to do so, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

Clerk, U.S. District Court

Dated: MAR 21 2011

By: ROLLS ROYCE PASCHAL

Deputy Clerk

(Seal of the Court)

1144

[Use 60 days if the defendant is the United States or a United States agency, or is an officer or employee of the United States. Allowed 60 days by Rule 12(a)(3).]